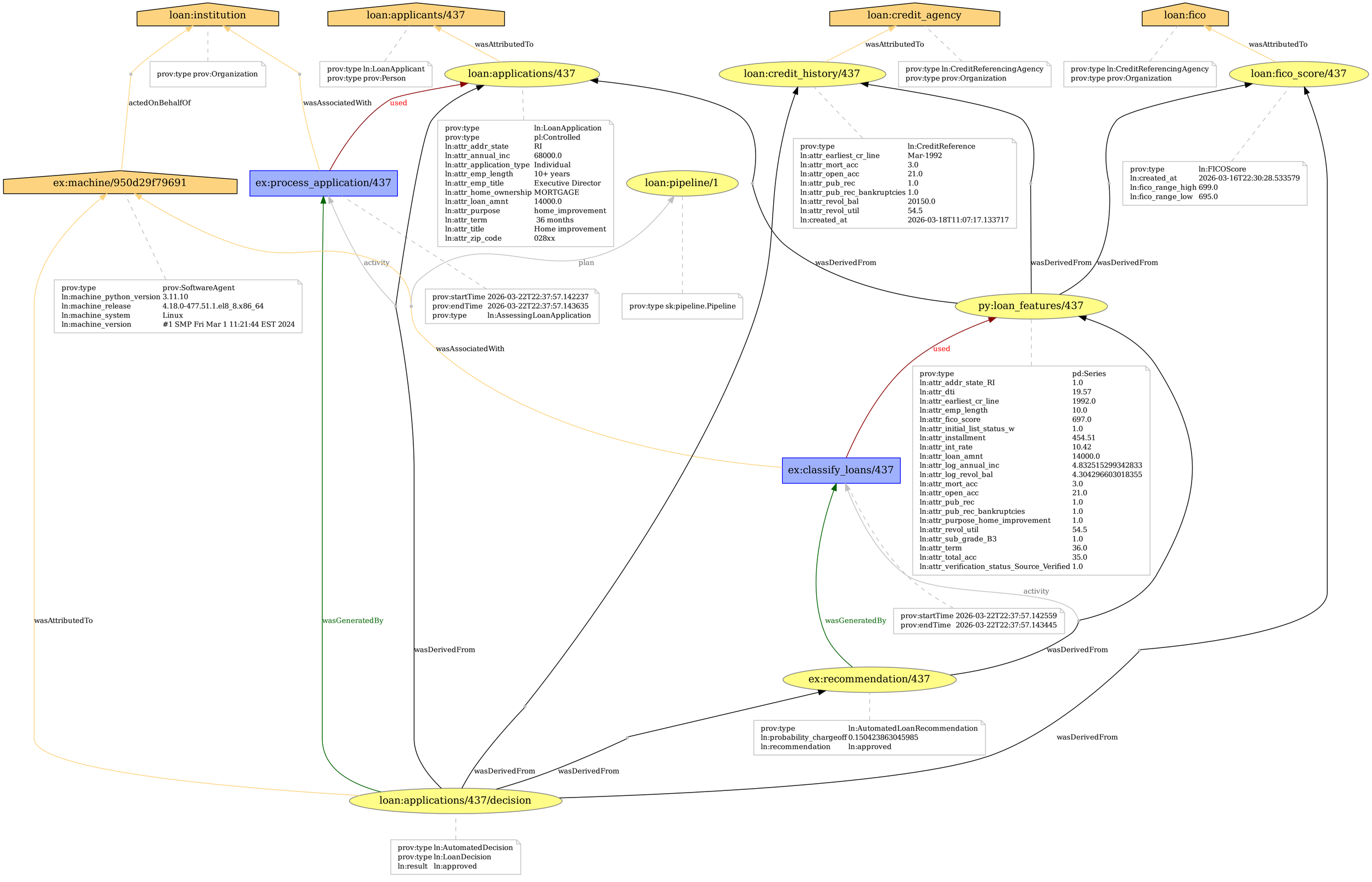
loan:institution
prov:type prov:Organization
loan:applicants/437
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/437
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state RI
ln:attr_annual_inc 68000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Executive Director
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 14000.0
ln:attr_purpose home_improvement
ln:attr_term 36 months
ln:attr_title Home improvement
ln:attr_zip_code 028xx
loan:credit_agency
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:credit_history/437
prov:type ln:CreditReference
ln:attr_earliest_cr_line Mar-1992
ln:attr_mort_acc 3.0
ln:attr_open_acc 21.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 20150.0
ln:attr_revol_util 54.5
ln:created_at 2026-03-18T11:07:17.133717
loan:fico
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico_score/437
prov:type ln:FICOScore
ln:created_at 2026-03-16T22:30:28.533579
ln:fico_range_high 699.0
ln:fico_range_low 695.0
actedOnBehalfOf
wasAssociatedWith
used
ex:machine/950d29f79691
prov:type prov:SoftwareAgent
ln:machine_python_version 3.11.10
ln:machine_release 4.18.0-477.51.1.el8_8.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Fri Mar 1 11:21:44 EST 2024
ex:process_application/437
activity
plan
loan:pipeline/1
prov:type sk:pipeline.Pipeline
prov:startTime 2026-03-22T22:37:57.142237
prov:endTime 2026-03-22T22:37:57.143635
prov:type ln:AssessingLoanApplication
wasAssociatedWith
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/437
prov:type pd:Series
ln:attr_addr_state_RI 1.0
ln:attr_dti 19.57
ln:attr_earliest_cr_line 1992.0
ln:attr_emp_length 10.0
ln:attr_fico_score 697.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 454.51
ln:attr_int_rate 10.42
ln:attr_loan_amnt 14000.0
ln:attr_log_annual_inc 4.832515299342833
ln:attr_log_revol_bal 4.304296603018355
ln:attr_mort_acc 3.0
ln:attr_open_acc 21.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_home_improvement 1.0
ln:attr_revol_util 54.5
ln:attr_sub_grade_B3 1.0
ln:attr_term 36.0
ln:attr_total_acc 35.0
ln:attr_verification_status_Source_Verified 1.0
used
ex:classify_loans/437
activity
prov:startTime 2026-03-22T22:37:57.142559
prov:endTime 2026-03-22T22:37:57.143445
wasAttributedTo
wasGeneratedBy
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
ex:recommendation/437
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.150423863045985
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/437/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved